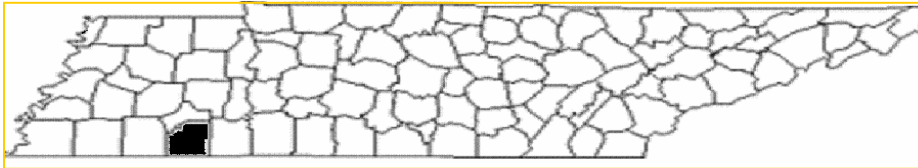


The Status of Women in Hardin County



STATUS OF WOMEN IN HARDIN COUNTY: AN OVERVIEW

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INDICATOR	DATA	COUNTY RANKING
		(of 95 Counties)
COMPOSITE EMPLOYMENT & EARNINGS INDEX	69.60	89
Women's Annual Earnings	\$18,806	87
Women's Earnings as a Percentage of Men's Earnings (Wage Gap)	66.3%	86
Women's Labor Force Participation Rate	38.8%	77
Female Unemployment Rate	5.9%	43
Women in Managerial or Professional Occupations	26.8%	55
COMPOSITE ECONOMIC AUTONOMY INDEX	70.25	89
Businesses that are Women-Owned (% of total)	17.7%	67
Women with a Four-Year College Degree (%)	6.8%	86
Women With a High School Diploma (%)	68.1%	53
Female High School Dropout Rate	12.3%	80
Women with any Kind of Health Insurance Coverage (%)	85.9%	89
Women Earning Incomes Below the Poverty Level (%)	21.0%	84
Single Female-Headed Households Living In Poverty (%)	10.9%	70
Adolescent Pregnancy Rate (Ages 10-19)	30.6	33

Report Overview: This publication on the Status of Women in Hardin County is part of a statewide publication of the Tennessee Economic Council on Women, *The Status of Women in Tennessee Counties, 2004*. The Economic Council on Women is a State agency created under TCA § 4-50-100, et seq. by the One Hundredth General Assembly in 1998 to address the economic needs of Tennessee women.

The Status of Women in Tennessee Counties

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Women have taken remarkable strides towards economic equality, from education to earnings to political participation. Women are now pursuing goals such as business ownership, leadership roles in their careers, and election to state and federal political office. However, obstacles still exist in the climb toward equality. Nationwide, equal numbers of men and women are obtaining four-year college degrees; however, these gains have not translated into pay equity. The average college-educated woman working full time earns \$44,200 a year compared to \$61,800 for men in the same category. Women are still under-represented in many of the highest paying, fastest growing sectors of the economy. Helping women break into these traditionally male-dominated areas like computer science, engineering, mathematics and technology, as well as all skilled-labor positions, gives women tools for self-sufficiency and understanding of their personal capabilities, and these advances are good for the economy of our counties and of our state.

Employment and Earnings

The employment and earnings index includes data on women's annual earnings, the earnings gender gap, female labor force participation, female unemployment, and percentages of women in professional or managerial occupations.

- ◇ Hardin County women have median annual earnings of only \$18,806 annually, less than women in any of the neighboring counties. Women in the Hardin County also make 66.3% of the median earnings of their male counterparts in a year.
- ◇ Women in Hardin County have a 38.8% participation in the workforce and they represent 44.4% of the county labor force.
- ◇ 26.8% of working women in the county are employed in managerial or professional occupations, while 20.0% of all employed persons in the county work in such professions.

Economic Autonomy

The economic autonomy index includes information on educational attainment, business ownership and general quality of life issues.

- ◇ 68.1% of women in Hardin County have high school diplomas or equivalency but 66.9% of all residents have such a degree. Higher percentages of women than men have a high-school level degree.
- ◇ In Hardin County, 6.8% of women have a four-year college degree, despite there being 10 colleges and universities within a 60 mile radius of the county. 9.8% of all county residents have at least a bachelor's degree. Higher percentages of men than women have four-year college degrees.
- ◇ Over 14 percent of women in the county have no kind of health insurance coverage, ranking the county 89 out of 95 statewide.
- ◇ In Hardin County, 21 percent of women earn incomes below the poverty level in Tennessee.
- ◇ Though 14.6% of families are in poverty, 36.4% of families with a female householder and no husband present live in poverty in Hardin County.
- ◇ 17.7% of the businesses in Hardin County are owned by women, and women-owned businesses account for 14.7% of the total income and receipts from private firms in the county.
- ◇ Though women represent 50.8% of the county population and 52.2% of eligible voters, just 6 out of 27 elected county officials are women.

The Status of Women in Tennessee Counties

HARDIN

		Hardin County	Rank of Hardin County	Highest Ranking County
Earnings	Median Annual Earnings for FT Females	\$18,806	87	Williamson: \$32,243
	Wage Gap	66.3%	86	Davidson: 82.1%

Employment	Female Labor Force Participation Rate	38.8%	77	Rutherford: 50.9%
	Female Unemployment Rate	5.9%	43	Pickett: 1.5%
	Percent of Employed Females in Management, Prof., and Related Occupations	26.8%	55	Anderson: 44.6%
	Women Owned Business % of Total	17.7%	67	Moore: 63.3%

Education	% of Females with 4 Year Degree or Better	6.8%	86	Williamson: 39.5%
	% of Females with High School Diploma (or equivalency)	68.1%	53	Williamson: 90.6%
	Female Dropout Rate	12.3%	80	Clay/Pickett: 0.0%

Lifestyles	% of Women with any kind of Health Insurance Coverage	85.9%	89	Williamson: 100%
	% of Women Living Below Poverty Level Incomes	21.0%	84	Williamson: 5.4%
	% of all Female Headed Households with Children in Poverty	10.9%	70	Williamson: 2.5%
	Rate of Pregnancy of Girls Aged 10-19 per 1000	30.6	33	Williamson: 1.2%

ABOUT THE COUNCIL AND THIS REPORT

Hardin County

The Status of Women in Tennessee Counties report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percentage of women in managerial occupations.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of households headed by a single female, single female headed households living in poverty, percentage of women with health insurance, the high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Tennessee Economic Council on Women at www.tennesseewomen.org

SOURCES	
Earnings and Employment	
Median Annual Earnings for Full Time Employed Females	U.S Census Bureau, 2000
Wage Gap (Female Earnings as a Percentage of Earnings)	U.S Census Bureau, 2000
Female Labor Force Participation Rate	U.S Census Bureau, 2000
Female Unemployment Rate	U.S Census Bureau, 2000
Percent of Employed Females in Management, Professional, and Related Occupations	U.S Census Bureau, 2000
Economic Autonomy	
Women-owned Business, Percent of total	Economic Census, 1997
Percent of Females w/4yr Degree or Better	U.S Census Bureau, 2000
Percent of Females with a High School Diploma (or equivalency)	U.S Census Bureau, 2000
Female Dropout Rate	U.S Census Bureau, 2000
Percent of Women with Any Kind of Health Insurance Coverage	Tennessee Department of Health, 2002
Percent of Women Living Below Poverty Level Incomes	U.S Census Bureau, 2000
Percent of all Female Headed Households with Children in Poverty	U.S Census Bureau, 2000
Rate of Pregnancy of Girls Aged 10-19 per 1000	Tennessee Department of Health, 2002
Voter Demographics and Elected County Officials	National Association of Counties